

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Lewis M. Irving
Debtor

Case No. 19-13930-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
Form ID: 318

Page 1 of 2
Total Noticed: 26

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db
14344414 +Lewis M. Irving, 278 Thornton Road, Thornton, PA 19373-1059
14344415 +Bernice Vivian Irving, 278 Thornton Road, Thornton, PA 19373-1059
14344417 Burkes Landscaping, 3813 West 9th Street, Chester, PA 19013
14352042 +Con Pro, P.O. Box 9, Bangor, PA 18013-0009
14369023 Daimler Trust, c/o Bk Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14352039 +LSC19, LLC, Dan Will, 13949 Ventura Blvd., Suite 300, Sherman Oaks, CA 91423-3570
Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14492108 +United Street Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2912
14448694 +Univest Bank and Trust Co., successor-by-merger to, 14 North Main Street, Souderton, PA 18964-1713
14344421 +Wilmington Savings Fund Society, Loan Processing Center, P.O. Box 71272, Philadelphia, PA 19176-6272

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

+EDI: FGARYFSEITZ.COM Jun 24 2020 09:03:00 GARY F. SEITZ,
Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd,
Suite 1901, Philadelphia, PA 19103-2113
smg E-mail/Text: megan.harper@phila.gov Jun 24 2020 05:43:11 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 24 2020 05:42:38 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14344411 EDI: AMEREXPR.COM Jun 24 2020 09:03:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270
14358307 EDI: BECKLEE.COM Jun 24 2020 09:03:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14344412 +E-mail/Text: gcummings@thebancorp.com Jun 24 2020 05:40:17 Bancorp Bank,
1818 Market street, Philadelphia, PA 19103-3629
14344413 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 24 2020 05:42:40
Bayview Loan Servicing, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
14344416 +EDI: COMCASTCBLCENT Jun 24 2020 09:03:00 Comcast, P.O. Box 3002,
Sotheastern, PA 19398-3002
14508128 +E-mail/Text: duffyk@co.delaware.pa.us Jun 24 2020 05:43:36 Delaware County Tax Claim Bureau,
Government Center Building, 201 W. Front Street, Media, PA 19063-2708
14349565 EDI: DISCOVER.COM Jun 24 2020 09:03:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
14352546 EDI: IRS.COM Jun 24 2020 09:03:00 IRS, P.O. Box 7346, Phila., PA 19101-7346
14344419 +EDI: DAIMLER.COM Jun 24 2020 09:03:00 Mercedes Benz Leasing, P.O. Box 685,
Roanoke, TX 76262-0685
14395693 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 24 2020 05:42:40
Metropolitan Life Insurance Company, c/o Bayview Loan Servicing, LLC,
4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14344420 E-mail/Text: bankruptcygroup@peco-energy.com Jun 24 2020 05:40:46 PECO Energy,
P.O. Box 37629, Philadelphia, PA 19101-0629
14376897 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 05:41:38
Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
Harrisburg PA 17128-0946
14366001 +E-mail/Text: Bankruptcy@wsfsbank.com Jun 24 2020 05:43:57
Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, 10th Floor,
Wilmington, DE 19801-7405

TOTAL: 16

smg* ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
14361402* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
14463306* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
14344422* +Wilmington Savings Fund Society, Loan Processing Center, P.O. Box 71272,
Philadelphia, PA 19176-6272
14344418 ##+Fox Chase Bank, P. O. Box 1250, Blue Bell, PA 19422-0409

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

User: JEGilmore
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Jun 23, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

CHRISTOPHER JOHN LEAVELL on behalf of Creditor Univest Bank & Trust Co. cleavell@klehr.com, lclark@klehr.com
DANIEL CHRISTOPHER KERRICK on behalf of Creditor Wilmington Savings Fund Society, FSB dckerrick@dkhogan.com, gdurstein@dkhogan.com
DAVID A. SCHOLL on behalf of Creditor LSC19, LLC judgescholl@gmail.com
DAVID A. SCHOLL on behalf of Debtor Lewis M. Irving judgescholl@gmail.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net; Jblackford@gsbblaw.com
HOLLY SMITH MILLER on behalf of Trustee GARY F. SEITZ hsmiller@gsbblaw.com, abrown@gsbblaw.com
KEVIN G. MCDONALD on behalf of Creditor Metropolitan Life Insurance Company, at c/o Bayview loan Servicing bkgroup@kmlawgroup.com
KEVIN P. CALLAHAN on behalf of U.S. Trustee United States Trustee kevin.p.callahan@usdoj.gov
MICHAEL JASON BARRIE on behalf of Creditor LSC19, LLC mbarrie@beneschlaw.com, debankruptcy@beneschlaw.com; jhoover@beneschlaw.com; lmolinaro@beneschlaw.com
NICHOLAS S. HERRON on behalf of U.S. Trustee United States Trustee nicholas.s.herron@usdoj.gov, USTPRegion03.PH.ECF@usdoj.gov
STEPHEN VINCENT BOTTIGLIERI on behalf of Creditor Delaware County Tax Claim Bureau sbottiglieri@toscanigillin.com, ecfnofices@comcast.net; sbottiglieri@toscanigillin.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM R. HINCHMAN on behalf of Creditor Univest Bank & Trust Co. whinchman@klehr.com, nharrison@klehr.com

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Lewis M. Irving</u>	Social Security number or ITIN	xxx-xx-3836
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13930-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lewis M. Irving

6/22/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.